

In re:  
J McCloud Realty LLC  
Debtor

Case No. 25-11778-amc  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 09, 2025

User: admin  
Form ID: 309F2

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2025:

Recip ID	Recipient Name and Address
db	+ J McCloud Realty LLC, 4607 Miller Street, Wahiawa, HI 96786-7520
aty	+ JOHN HENRY SCHANNE, DOJ-Ust, Office of The United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320 Philadelphia, PA 19107-4202
aty	+ MICHAEL I. ASSAD, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102-1754
tr	+ HOLLY SMITH MILLER, ESQ., Gellert Seitz Busenkell & Brown LLC, 901 Market Street, Suite 3020, Suite 1901 Philadelphia, PA 19107-3111
15005497	+ Jamirah N. McCloud-Ford, 4607 Miller Street, Wahiawa, HI 96786-7520
15005498	+ Kaplin Stewart, 910 Harvest Drive, Suite 200, Blue Bell, PA 19422-1916

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	May 09 2025 23:45:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	May 09 2025 23:45:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15005496	Email/Text: megan.harper@phila.gov	May 09 2025 23:45:00	City of Philadelphia, Tax & Revenue Unit, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102
15005490	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 09 2025 23:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15005499	+ Email/Text: bankruptcygroup@peco-energy.com	May 09 2025 23:45:00	PECO, Attn: Bankruptcy, 2301 Market Street, Philadelphia, PA 19103-1380
15005493	Email/Text: fesbank@attorneygeneral.gov	May 09 2025 23:45:00	Pennsylvania Office of Attorney General, Attn: Financial Enforcement Section, Strawberry Square, 15th Floor, Harrisburg, PA 17120
15005500	Email/Text: CollectionsDept@PFCU.COM	May 09 2025 23:45:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154
15005491	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 09 2025 23:45:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
15005494	^ MEBN	May 09 2025 23:42:25	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15005501	^ MEBN	May 09 2025 23:42:20	Philadelphia Gas Works, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2898
15005495	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 09 2025 23:45:00	U.S. Attorney's Office, 615 Chestnut Street, 12th Floor, Philadelphia, PA 19106-4404
15005492	^ MEBN	May 09 2025 23:42:17	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2025 at the address(es) listed below:

Name	Email Address
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BRAD J. SADEK

on behalf of Debtor J McCloud Realty LLC brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

HOLLY SMITH MILLER, ESQ.

hsmiller@gsbblaw.com chsm11@trustesolutions.net

JOHN HENRY SCHANNE

on behalf of U.S. Trustee United States Trustee John.Schanne@usdoj.gov

MICHAEL I. ASSAD

on behalf of Debtor J McCloud Realty LLC michael@sadeklaw.com  
sadeklaw@recap.email;assad.michaelb140679@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM J LEVANT

on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com wlevant@gmail.com

TOTAL: 6

**Information to identify the case:**

Debtor J McCloud Realty LLC EIN: 30-1202929  
Name  
United States Bankruptcy Court Eastern District of Pennsylvania Date case filed for chapter: 11 5/6/25  
Case number: 25-11778-amc

**Official Form 309F2 (For Corporations or Partnerships under Subchapter V)**

**Notice of Chapter 11 Bankruptcy Case**

10/20

**For the debtor listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees.

Confirmation of a chapter 11 plan may result in a discharge of debt. A creditor who wants to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadline specified in this notice. (See line 12 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Do not file this notice with any proof of claim or other filing in the case.**

<b>1. Debtor's full name</b>	J McCloud Realty LLC	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4607 Miller Street Wahiawa, HI 96786	
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
<b>5. Bankruptcy trustee</b> Name and address	HOLLY SMITH MILLER, ESQ. Gellert Seitz Busenkell & Brown LLC 901 Market Street Suite 3020 Suite 1901 Philadelphia, PA 19107	Contact phone 215-238-0012 Email: hsmiller@gsbblaw.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 5/9/25

**For more information, see page 2 >**

Debtor **J McCloud Realty LLC**

Case number **25-11778-amc**

<p><b>7. Meeting of creditors</b></p> <p>The debtor's representative must attend the meeting to be questioned under oath. Creditors may attend, but are not required to do so.</p>	<p><b>June 16, 2025 at 02:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details</b></p>
<p><b>8. Proof of claim deadline</b></p>	<p><b>Deadline for filing proof of claim:</b></p> <p>Not yet set. If a deadline is set, the court will send you another notice.</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p>Your claim will be allowed in the amount scheduled unless:</p> <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul> <p>If your claim is not scheduled or if your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.</p> <p>You may review the schedules at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
<p><b>9. Exception to discharge deadline</b></p> <p>The bankruptcy clerk's office must receive a complaint and any required filing fee by the following deadline.</p>	<p>If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated below.</p> <p><b>Deadline for filing the complaint:</b> _____</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a Chapter 11 bankruptcy case</b></p>	<p>Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. The debtor will generally remain in possession of the property and may continue to operate the debtor's business.</p>	
<p><b>12. Discharge of debts</b></p>	<p>Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtor except as provided in the plan. If you want to have a particular debt owed to you excepted from the discharge and § 523(c) applies to your claim, you must start a judicial proceeding by filing a complaint and paying the filing fee in the bankruptcy clerk's office by the deadline.</p>	